



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

3624
X/15
9/25/03

Application Serial No.: 09/483,537

Group Art Unit: 3624

Application Filing Date: January 14, 2000

Examiner: J. Bergin

Inventor: Wilson

Application Title: SPENDING VEHICLES
FOR PAYMENTS

AMENDMENT TO
PATENT APPLICATION

Box Non-Fee Amendment
Commissioner for Patents
Washington, D.C. 20231

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Sheri L. Burke
Sheri L. Burke

Dear Sir:

Applicant respectfully requests that the Examiner consider the following remarks responsive to the Examiner's restriction requirement mailed March 10, 2003.